



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name CUSTOMERS BANCORP, INC

City/State WEST READING, PA

Bank Holding Company Information

Federal Reserve District: 3

Consolidated Assets (\$000): 19,583,244

Peer Group Number: 1 Number in Peer Group: 130

Number of Bank Subsidiaries: 1

Peer Group Number	Description
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- 1 Consolidated assets equal to or greater than \$10 billion
- 2 Consolidated assets between \$3 billion and \$10 billion
- 3 Consolidated assets between \$1 billion and \$3 billion
- 4 Consolidated assets between \$500 million and \$1 billion
- 5 Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
- 6 Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
- 7 Consolidated assets less than \$150 million (valid only prior to March 2003)
- 9 Atypical and second-tier holding companies

Mailing Address:

CUSTOMERS BANCORP, INC
701 READING AVENUE
WEST READING, PA 19611

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Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	732,466	507,305	428,671	371,826	339,427	44.38	142.13
Income from lease financing receivables.....	4,356	4,743	2,820	1,408	509	-8.16	1318.89
Fully taxable income on loans and leases.....	733,598	509,728	429,400	371,284	338,738	43.92	142.84
Tax-exempt income on loans and leases.....	3,224	2,320	2,091	1,950	1,198	38.97	345.30
Estimated tax benefit on income on loans and leases.....	1,133	815	735	685	645	39.01	190.48
Income on loans and leases (tax equivalent).....	737,955	512,863	432,226	373,919	340,581	43.89	143.38
Investment interest income (tax equivalent).....	40,609	23,503	22,902	33,209	25,153	72.78	184.12
Interest on balances due from depository institutions.....	1,585	3,301	2,782	4,115	3,132	-51.98	30.13
Interest income on other earning assets.....	1,883	4,511	6,564	7,393	4,629	-58.26	-55.27
Total interest income (tax equivalent).....	782,032	544,178	464,474	418,636	373,495	43.71	142.17
Interest on time deposits of \$250K or more	1,672	3,990	12,273	14,400	11,011	-58.10	
Interest on time deposits < \$250K.....	2,818	17,524	31,710	24,161	18,814	-83.92	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	58,150	70,531	97,480	72,246	37,757	-17.55	185.37
Interest on other borrowings and trading liabilities.....	22,416	36,816	37,983	42,530	31,185	-39.11	24.30
Interest on subordinated debt and mandatory convertible securities	10,754	10,755	6,983	6,737	6,740	-0.01	59.58
Total interest expense.....	95,810	139,616	186,429	160,074	105,507	-31.38	31.21
Net interest income (tax equivalent).....	686,222	404,562	278,045	258,562	267,988	69.62	174.59
Non-interest income.....	43,654	80,130	78,822	78,665	82,539	-45.52	51.82
Adjusted operating income (tax equivalent)	729,876	484,692	356,867	337,227	350,527	50.59	161.92
Overhead expense.....	294,426	266,611	231,476	219,774	215,101	10.43	127.23
Provision for credit losses.....	27,206	62,774	24,227	5,642	6,768		1060.17
Securities gains (losses)	31,392	20,078	1,001	-18,659	-4,134		56.35
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	442,356	176,832	102,855	91,739	124,524	150.16	217.08
Applicable income taxes	86,940	43,380	22,793	19,359	45,042	100.41	69.10
Tax equivalent adjustments	1,148	874	735	685	645	31.35	194.36
Applicable income taxes (tax equivalent).....	88,088	44,254	23,528	20,044	45,687	99.05	70.05
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	354,268	132,578	79,327	71,695	78,837	167.21	303.92
Discontinued operations, net of applicable income taxes.....	-39,621	0	0	0	0		
Net income attributable to holding company.....	314,647	132,578	79,327	71,695	78,837	137.33	299.80
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	314,647	132,578	79,327	71,695	78,837	137.33	299.80
Investment securities income (tax equivalent).....	40,609	23,503	22,902	33,209	25,153	72.78	184.12
US Treasury and agency securities (excluding mortgage-backed securities)	52	0	0	0	0		
Mortgage-backed securities	11,154	5,706	9,341	18,913	21,166	95.48	-5.76
All other securities	29,403	17,797	13,561	14,296	3,987	65.21	1096.71
Cash dividends declared.....	11,693	14,041	14,459	14,459	14,459	-16.72	22.89
Common	0	0	0	0	0		
Preferred.....	11,693	14,041	14,459	14,459	14,459	-16.72	22.89

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Interest income (tax equivalent)	4.08	2.85	94	3.50	3.27	68	4.36	4	75	4.01	4.08	43	3.66	3.78	42
Less: Interest expense	0.50	0.23	88	0.90	0.48	89	1.75	0.98	88	1.53	0.75	96	1.04	0.50	97
Equals: Net interest income (tax equivalent)	3.58	2.60	93	2.60	2.77	31	2.61	3.01	26	2.47	3.33	8	2.63	3.29	9
Plus: Non-interest income	0.23	1.04	4	0.51	1.21	20	0.74	1.32	26	0.75	0.90	43	0.81	0.93	42
Equals: adjusted operating income (tax equivalent)	3.80	3.70	64	3.11	4.04	11	3.35	4.41	8	3.23	4.27	13	3.44	4.26	15
Less: Overhead expense	1.53	2.17	10	1.71	2.57	13	2.17	2.69	23	2.10	2.58	25	2.11	2.60	26
Less: Provision for credit losses	0.14	-0.09	96	0.40	0.51	35	0.23	0.15	73	0.05	0.12	30	0.07	0.11	33
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	46	0	0	49	0	0	49	0	0	46
Plus: Realized gains (losses) on available-for-sale securities	0.16	0.01	98	0.13	0.02	96	0.01	0.01	67	-0.18	0	1	-0.04	0.01	2
Plus: other tax equivalent adjustments	0	0	46	0	0	48	0	0	42	0	0	45	0	0	42
Equals: Pretax net operating income (tax equivalent)	2.31	1.66	87	1.14	1.04	55	0.96	1.56	9	0.88	1.55	5	1.22	1.55	21
Less: Applicable income taxes (tax equivalent)	0.46	0.38	75	0.28	0.23	65	0.22	0.36	12	0.19	0.32	14	0.45	0.59	23
Less: Minority interest	0	0	40	0	0	42	0	0	36	0	0	46	0	0	47
Equals: Net operating income	1.85	1.26	91	0.85	0.81	49	0.74	1.19	12	0.69	1.22	5	0.77	0.95	29
Plus: Net extraordinary items	-0.21	0	0	0	0	50	0	0	50	0	0	49	0	0	49
Equals: Net income	1.64	1.26	82	0.85	0.82	48	0.74	1.19	12	0.69	1.22	5	0.77	0.95	29
Memo: Net income (last four quarters)	1.64	1.26	82	0.85	0.82	48	0.74	1.19	12	0.69	1.22	5	0.77	0.95	29
Net income—BHC and noncontrolling (minority) interest	1.64	1.27	82	0.85	0.83	48	0.74	1.20	12	0.69	1.22	5	0.77	0.95	28
Margin Analysis															
Average earning assets / Average assets	97.30	93.08	93	96.31	92.32	91	94.75	91.05	85	94.86	93.23	69	95.41	93.19	78
Average interest-bearing funds / Average assets	73.62	61.99	83	81.02	64.06	92	79.09	65.57	89	79.04	70.70	80	78.34	70.06	78
Interest income (tax equivalent) / Average earning assets	4.19	3.06	94	3.63	3.55	53	4.60	4.41	65	4.22	4.38	37	3.84	4.06	30
Interest expense / Average earning assets	0.51	0.25	88	0.93	0.52	89	1.85	1.08	88	1.61	0.81	97	1.08	0.54	97
Net interest income (tax equivalent) / Average earning assets	3.68	2.80	93	2.70	3.01	24	2.75	3.33	23	2.61	3.58	7	2.76	3.54	9
Yield or Cost															
Total loans and leases (tax equivalent)	4.70	4.01	86	3.79	4.27	22	4.64	5.09	23	4.31	4.85	16	3.99	4.52	15
Interest-bearing bank balances	0.26	0.14	96	0.69	0.27	94	2.57	2.04	79	1.65	1.88	36	1.45	1.13	78
Federal funds sold and reverse repos		0.25			0.68			2.44			1.50			0.83	
Trading assets	0	0.45	26	0	0.60	23	0	0.99	21	0	0.70	34	0	0.48	35
Total earning assets	4.18	3.04	94	3.62	3.51	55	4.59	4.36	66	4.22	4.33	41	3.83	3.98	37
Investment securities (tax equivalent)	2.32	1.77	86	2.84	2.25	89	3.55	2.76	95	3.30	2.69	89	2.89	2.61	70
US Treasury and agency securities (excluding mortgage-backed securities)	0.52	1.14	15	0	1.75	1		2.32			2.20			1.66	
Mortgage-backed securities	1.12	1.57	11	1.76	2.05	23	3.20	2.61	93	3.30	2.44	96	3.07	2.19	97
All other securities	2.56	2.81	44	3.17	3.24	56	4.07	4.06	65	3.76	3.74	56	4.96	3.85	81
Interest-bearing deposits	0.46	0.21	91	0.94	0.53	88	1.85	1.10	89	1.71	0.85	96	1.10	0.52	95
Time deposits of \$250K or more	0.53	0.66	38	1.47	1.42	51	2.35	1.96	83	1.98	1.57	88			
Time deposits < \$250K	0.96	0.62	84	1.68	1.36	76	2.20	1.82	73	1.90	1.42	92			
Other domestic deposits	0.57	0.15	97	1.03	0.36	96	2.05	0.93	96	1.72	0.64	98			
Foreign deposits		0.14			0.42			1.19			1.85			0.84	
Federal funds purchased and repos	0.07	0.17	34	0.18	0.62	10	2.28	1.86	72	1.92	1.03	80	1.20	0.68	77
Other borrowed funds and trading liabilities	0.68	1.27	30	0.94	1.50	25	2.49	2.38	59	2.24	2.10	70	1.70	1.48	72
All interest-bearing funds	0.68	0.37	87	1.11	0.74	82	2.21	1.49	84	1.94	1.06	97	1.32	0.71	97

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Non-interest Income and Expenses					
Total non-interest income	43,654	80,130	78,822	78,665	82,539
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	3,774	13,835	12,815	7,825	10,039
Trading revenue.....	3,187	-3,830	3,172	1,564	790
Investment banking fees and commissions.....	0	0	0	0	0
Insurance activities revenue.....	0	0	0	0	0
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	1,993	1,501	1,356	1,240	651
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	13,719	3,620	2,331	3,638	4,292
Other non-interest income.....	20,981	65,004	59,148	64,398	66,767
Total overhead expenses	294,426	266,611	231,476	219,774	215,101
Personnel expense.....	108,202	126,008	107,632	104,841	95,518
Net occupancy expense.....	12,160	12,892	13,114	11,829	11,174
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	233	897	1,303	1,297	1,317
Other operating expenses.....	173,831	126,814	109,427	101,807	107,092
Fee income on mutual funds and annuities.....	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	641	835	867	827	765
Average personnel expense per employee.....	168.80	150.91	124.14	126.77	124.86
Average assets per employee.....	29,932.54	18,640.87	12,297.86	12,638.28	13,323.57

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.17	11	0	2.02	10	0	2.72	10	0	1.69	17	0	1.89	16
Overhead expenses / Net Interest Income + non-interest income	40.40	59.28	4	55.11	62.28	25	65	61.29	68	65.30	61.22	69	61.48	62.21	46
Percent of Average Assets															
Total overhead expense	1.53	2.17	10	1.71	2.57	13	2.17	2.69	23	2.10	2.58	25	2.11	2.60	26
Personnel expense.....	0.56	1.21	3	0.81	1.30	10	1.01	1.41	15	1	1.46	16	0.94	1.47	10
Net occupancy expense.....	0.06	0.23	3	0.08	0.26	2	0.12	0.28	6	0.11	0.31	4	0.11	0.32	2
Other operating expenses.....	0.91	0.72	82	0.82	0.94	57	1.04	0.97	69	0.99	0.79	78	1.06	0.79	83
Overhead less non-interest income	1.31	1.10	66	1.20	1.25	44	1.43	1.32	53	1.35	1.65	25	1.30	1.65	21
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	40.34	58.83	4	55.01	61.82	26	64.86	60.64	70	65.17	60.51	70	61.37	61.01	48
Personnel expense.....	14.82	32.93	1	26	32.36	20	30.16	32.39	35	31.09	34.42	25	27.25	34.72	12
Net occupancy expense.....	1.67	6.23	5	2.66	6.58	4	3.67	6.52	9	3.51	7.33	5	3.19	7.51	2
Other operating expenses.....	23.85	19.18	81	26.35	22.28	79	31.03	21.20	88	30.57	18.28	98	30.93	18.30	96
Total non-interest income	5.98	27.67	2	16.53	28.83	24	22.09	29.23	40	23.33	20.30	64	23.55	21.24	63
Fiduciary activities income	0	2.20	13	0	2.09	12	0	1.97	14	0	1.95	20	0	1.95	21
Service charges on domestic deposit accounts	0.52	3.27	9	2.85	3.27	41	3.59	3.88	44	2.32	3.58	30	2.86	3.83	34
Trading revenue.....	0.44	0.62	66	-0.79	1.28	1	0.89	1.18	60	0.46	0.03	92	0.23	0.07	86
Investment banking fees and commissions.....	0	2.58	7	0	2.46	6	0	3.54	5	0	0.85	12	0	0.92	12
Insurance activities revenue.....	0	0.36	11	0	0.41	11	0	0.47	11	0	0.46	19	0	0.44	17
Venture capital revenue.....	0	0.04	44	0	0.01	44	0	0.02	42	0	0	49	0	0	48
Net servicing fees	0.27	0.60	55	0.31	0.01	75	0.38	0.28	72	0.37	0.52	60	0.19	0.40	49
Net securitization income	0	0.01	44	0	0	45	0	0.01	44	0	0	49	0	0	48
Net gain (loss) - sales of loans, OREO, and other assets	1.88	3.30	43	0.75	3.92	33	0.65	1.86	32	1.08	1.98	47	1.22	2.38	44
Other non-interest income.....	2.87	9.27	6	13.41	9.65	76	16.57	10.04	85	19.10	7.05	95	19.05	7.34	95
Overhead less non-interest income	34.36	30.52	58	38.47	31.93	68	42.78	31.06	88	41.84	39.75	56	37.82	39.09	42
Applicable income taxes / Pretax net operating income (tax equivalent).....	19.65	21.18	31	24.53	18.63	87	22.16	20.56	63	21.10	18.37	63	36.17	33.75	55
Applicable income tax + TE / Pretax net operating income + TE	19.91	22.67	13	25.03	21.18	80	22.87	23.23	46	21.85	21.35	47	36.69	38.57	37

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year
Real estate loans	3,829,718	4,123,047	4,722,213	5,674,229	5,731,042	-7.11	25.31
Commercial and industrial loans	4,870,643	6,450,887	1,491,825	1,060,069	830,188	-24.50	567.61
Loans to individuals	1,774,868	1,269,374	1,218,620	119,210	61,906	39.82	2416.33
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	125		-100.00
Other loans and leases	4,093,656	3,988,943	2,618,415	1,691,492	2,084,482	2.63	74.61
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	14,568,885	15,832,251	10,051,073	8,545,000	8,707,743	-7.98	76.12
Less: Allowance for loan and lease losses	137,804	144,176	56,379	39,972	38,015	-4.42	269.30
Net loans and leases	14,431,081	15,688,075	9,994,694	8,505,028	8,669,728	-8.01	75.24
Debt securities that reprice or mature in over 1 year	1,813,302	838,444	554,049	653,306	468,019	116.27	279.17
Mutual funds and equity securities	5,000	3,853	2,406	1,718	3,352		-67.20
Subtotal	16,249,383	16,530,372	10,551,149	9,160,052	9,141,099	-1.70	86.17
Interest-bearing bank balances	483,795	615,264	179,410	44,439	125,935	-21.37	112.92
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	1,978,273	367,988	23,150	9,988	0	437.59	
Trading assets	27,295	54,027	39,880	14,437	8,936	-49.48	151.24
Total earning assets	18,738,746	17,567,651	10,793,589	9,228,916	9,275,970	6.67	108.99
Non-interest-bearing cash and due from depository institutions	42,453	78,090	33,095	17,696	20,388	-45.64	13.25
Premises, fixed assets, and leases	21,567	29,322	29,621	11,063	11,955	-26.45	68.90
Other real estate owned	35	57	173	816	1,726	-38.60	-98.87
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	780,443	764,128	664,239	575,014	529,614	2.14	115.01
Total assets	19,583,244	18,439,248	11,520,717	9,833,505	9,839,653	6.20	108.72
Quarterly average assets	19,219,244	18,224,746	11,240,403	9,982,905	10,163,374	5.46	105.94
Average loans and leases (YTD)	15,709,598	13,534,628	9,323,365	8,678,041	8,545,971	16.07	97.87
Memoranda							
Loans held-for-sale	16,254	79,086	486,328	1,507	1,939,485	-79.45	-99.23
Loans not held-for-sale	14,552,631	15,753,165	9,564,745	8,543,493	6,768,258	-7.62	136.45
Real estate loans secured by 1–4 family	484,249	470,845	555,088	735,321	413,680	2.85	32.99
Commercial real estate loans	3,338,752	3,645,298	4,160,248	4,931,763	5,309,876	-8.41	-29.77
Construction and land development	111,327	117,506	79,856	69,798	97,388	-5.26	53.57
Multifamily	1,535,715	1,768,839	2,396,710	3,275,971	3,637,226	-13.18	-52.08
Nonfarm nonresidential	1,691,710	1,758,953	1,683,682	1,585,994	1,575,262	-3.82	14.55
Real estate loans secured by farmland	6,717	6,904	6,877	7,145	7,486	-2.71	-29.13
Total investment securities	3,796,575	1,210,285	579,605	665,012	471,371	213.69	669.36
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	20,034	0	0	0	-100.00	
Municipal securities	8,430	18,291	0	0	0	-53.91	
Mortgage-backed securities	1,838,871	361,851	278,322	305,374	421,930	408.18	324.60
Asset-backed securities	1,364,227	409,512	0	0	0	233.13	
Other debt securities	580,047	396,744	298,877	357,920	46,089	46.20	1184.77
Mutual funds and equity securities	5,000	3,853	2,406	1,718	3,352	29.77	-67.20
Available-for-sale securities	3,791,575	1,206,432	577,199	663,294	471,371	214.28	668.34
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	20,034	0	0	0	-100.00	
Municipal securities	8,430	18,291	0	0	0	-53.91	
Mortgage-backed securities	1,838,871	361,851	278,322	305,374	421,930	408.18	324.60
Asset-backed securities	1,364,227	409,512	0	0	0	233.13	
Other debt securities	580,047	396,744	298,877	357,920	46,089	46.20	1184.77
Mutual funds and equity securities	0	0	0	0	3,352		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	-8,476	32,244	19,308	-29,380	-929		
Structured notes, fair value	0	0	0	0	0		-100.00
Pledged securities	11,315	18,849	20,375	23,047	16,929	-39.97	-95.11

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	4,462,868	2,359,501	398,283	414,308	1,053,117	89.14	361.20
NOW, ATS and transaction accounts	2,736,490	1,061,621	330,372	218,699	523,848	157.77	706.29
Time deposits less brokered deposits < \$250K	-1,966,123	-1,440,650	-9,806	64,623	200,400		
MMDA and other savings accounts	9,074,306	7,239,380	6,253,565	4,778,982	3,318,486	25.35	186.57
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	14,307,541	9,219,852	6,972,414	5,476,612	5,095,851	55.18	220.98
Time deposits of \$250K or more	259,024	297,741	205,162	482,224	827,982	-13.00	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	75,000	250,000	538,000	187,000	155,000	-70.00	-9.64
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	700,000	850,000	521,358	1,273,030	1,674,989	-17.65	1.63
Other borrowings w/remaining maturity over 1 year	223,085	4,539,053	473,630	98,911	123,368	-95.09	-16.49
Brokered deposits < \$250K	2,214,437	1,794,840	1,473,177	1,187,333	877,311	23.38	
Noncore funding	3,471,546	7,731,634	3,211,327	3,228,498	3,658,650	-55.10	-10.68
Trading liabilities	26,517	57,478	24,565	14,784	8,934	-53.87	151.39
Subordinated notes and debentures + trust preferred securities	181,673	181,394	181,116	108,977	108,880	0.15	67.00
Other liabilities	229,750	131,804	78,500	47,818	46,374	74.31	263.39
Total liabilities	18,217,027	17,322,162	10,467,922	8,876,689	8,918,689	5.17	113.64
Equity Capital							
Perpetual preferred stock (including surplus)	137,793	217,471	217,471	217,471	217,471	-36.64	-36.64
Common stock	34,722	32,986	32,617	32,253	31,913	5.26	12.66
Common surplus	542,391	455,592	444,218	434,313	422,096	19.05	27.02
Retained earnings	705,733	438,581	381,519	316,651	258,374	60.91	264.35
Accumulated other comprehensive income	-4,980	-5,764	-1,250	-22,663	-657		
Other equity capital components	-49,442	-21,780	-21,780	-21,209	-8,233		
Total holding company equity capital	1,366,217	1,117,086	1,052,795	956,816	920,964	22.30	59.63
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,366,217	1,117,086	1,052,795	956,816	920,964	22.30	59.63
Total liabilities and capital	19,583,244	18,439,248	11,520,717	9,833,505	9,839,653	6.20	108.72
Memoranda							
Non-interest-bearing deposits	4,462,868	2,359,502	1,345,208	1,124,243	1,053,117	89.14	361.20
Interest-bearing deposits	12,318,134	8,952,931	7,305,545	6,021,926	5,748,027	37.59	94.36
Total deposits	16,781,002	11,312,433	8,650,753	7,146,169	6,801,144	48.34	129.71
Long-term debt that reprices within 1 year	0	0	0	0	0		-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,117,086	1,052,795	956,816	920,964	855,872		
Accounting restatements	0	-61,475	0	0	0		
Net income	314,647	132,578	79,327	71,695	78,837		
Net sale of new perpetual preferred stock	-82,497	0	0	0	0		
Net sale of new common stock	37,050	11,743	10,269	12,557	-3,819		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	27,662	0	571	12,976	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	11,693	14,041	14,459	14,459	14,459		
Change in other comprehensive income	784	-4,514	21,413	-20,965	4,533		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	18,502	0	0	0	0		
Holding company equity capital, ending balance	1,366,217	1,117,086	1,052,795	956,816	920,964		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	19.56	36.25	18	22.36	36.22	21	40.99	37.78	45	57.70	53.63	60	58.24	53.41	59
Commercial and industrial loans	24.87	10.76	94	34.98	13.52	99	12.95	12.02	58	10.78	11.42	54	8.44	10.82	44
Loans to individuals	9.06	3.36	85	6.88	3.40	79	10.58	4.20	83	1.21	2.65	57	0.63	2.58	40
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.03	31	0	0.04	29	0	0	44	0	0	45
Agricultural loans.....	0	0.18	12	0	0.19	11	0	0.24	11	0	0.47	18	0	0.51	38
Other loans and leases.....	20.90	4.47	96	21.63	4.63	96	22.73	5.01	97	17.20	2.64	97	21.18	2.62	97
Net loans and leases.....	73.69	58.67	84	85.08	61.58	98	86.75	63.77	98	86.49	73.30	95	88.11	72.64	97
Debt securities over 1 year.....	9.26	19.46	15	4.55	15.55	9	4.81	14.60	8	6.64	13.20	17	4.76	13.96	10
Mutual funds and equity securities	0.03	0.06	49	0.02	0.05	47	0.02	0.06	48	0.02	0.05	54	0.03	0.07	52
Subtotal	82.98	79.22	59	89.65	78.16	94	91.58	79.65	96	93.15	87.24	94	92.90	87.26	94
Interest-bearing bank balances	2.47	8.50	13	3.34	7.51	24	1.56	3.06	38	0.45	2.30	21	1.28	2.34	46
Federal funds sold and reverse repos	0	0.54	28	0	0.82	26	0	1.57	25	0	0.01	38	0	0.02	35
Debt securities 1 year or less	10.10	1.56	96	2	1.68	67	0.20	1.91	15	0.10	2.14	11	0	1.92	1
Trading assets	0.14	0.49	55	0.29	1.01	49	0.35	1.19	62	0.15	0.02	89	0.09	0.02	87
Total earning assets.....	95.69	91.77	90	95.27	91.05	96	93.69	89.53	88	93.85	92.24	70	94.27	92.22	75
Non-interest cash and due from depository institutions.....	0.22	0.82	5	0.42	1.07	7	0.29	1.14	5	0.18	1.25	3	0.21	1.26	5
Other real estate owned.....	0	0.01	19	0	0.02	11	0	0.03	15	0.01	0.04	32	0.02	0.06	36
All other assets.....	4.10	7.35	11	4.30	7.82	6	6.02	9.27	16	5.97	6.39	42	5.52	6.45	35
Memoranda															
Short-term investments	12.57	11.47	61	5.33	11.17	23	1.76	7.63	18	0.55	4.70	4	1.28	4.63	16
U.S. Treasury securities.....	0	1.47	10	0	0.84	17	0	1.03	11	0	0.37	27	0	0.22	31
US agency securities (excluding mortgage-backed securities)	0	0.82	11	0.11	0.63	37	0	0.54	13	0	1.67	7	0	1.50	7
Municipal securities	0.04	1.73	21	0.10	1.69	26	0	1.34	7	0	2.66	4	0	2.97	4
Mortgage-backed securities	9.39	14.14	31	1.96	11.75	6	2.42	11.44	8	3.11	8.73	13	4.29	9.19	19
Asset-backed securities	6.97	0.50	98	2.22	0.32	91	0	0.28	25	0	0.26	33	0	0.23	34
Other debt securities	2.96	0.53	95	2.15	0.42	94	2.59	0.39	93	3.64	0.52	94	0.47	0.48	65
Loans held-for-sale.....	0.08	0.55	38	0.43	0.52	57	4.22	0.39	96	0.02	0.29	27	19.71	0.32	98
Loans held for investment	74.31	58.06	87	85.43	61.72	98	83.02	63.50	96	86.88	73.24	95	68.79	72.42	31
Real estate loans secured by 1–4 family	2.47	11.46	10	2.55	11.91	13	4.82	13.29	20	7.48	16.83	18	4.20	16.44	8
Revolving	0.11	1.42	16	0.13	1.66	17	0.28	2.07	21	0.30	2.43	14	0.32	2.71	15
Closed-end, secured by first liens	2.31	9.67	14	2.34	9.81	14	4.44	10.69	25	7.06	13.60	24	3.78	13.03	11
Closed-end, secured by junior liens	0.05	0.17	33	0.09	0.22	35	0.10	0.28	35	0.12	0.41	23	0.11	0.39	23
Commercial real estate loans	17.05	22.69	35	19.77	22.22	41	36.11	22.23	82	50.15	33.39	89	53.96	33.79	90
Construction and land development	0.57	3.34	17	0.64	3.40	20	0.69	3.44	19	0.71	4.78	8	0.99	4.55	12
Multifamily	7.84	3.57	85	9.59	3.12	91	20.80	3.01	97	33.31	5.12	96	36.96	5.32	95
Nonfarm nonresidential	8.64	14.57	29	9.54	14.72	30	14.61	14.69	50	16.13	21.85	24	16.01	22.30	23
Real estate loans secured by farmland	0.03	0.30	42	0.04	0.33	42	0.06	0.36	46	0.07	0.88	36	0.08	0.81	35

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	26.29	61.05	12	26.04	57.15	12	46.98	57.46	34	66.40	72.88	34	65.82	73.20	32
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	26.29	61.05	12	26.04	57.15	12	46.98	57.46	34	66.40	72.88	34	65.82	73.20	32
Real estate loans secured by 1–4 family.....	3.32	19.86	8	2.97	19.43	10	5.52	20.75	11	8.61	23.13	14	4.75	22.92	6
Revolving	0.14	2.43	14	0.15	2.64	15	0.32	3.15	20	0.34	3.34	13	0.36	3.76	13
Closed-end.....	3.18	17.24	9	2.82	16.59	10	5.20	17.39	13	8.26	19.33	20	4.39	18.68	8
Commercial real estate loans	22.92	37.86	25	23.02	34.63	26	41.39	33.52	61	57.72	45.57	79	60.98	46.38	83
Construction and land development.....	0.76	5.65	10	0.74	5.26	10	0.79	5.09	14	0.82	6.53	7	1.12	6.35	10
1–4 family.....	0.01	1.18	12	0.01	0.93	13	0.01	0.94	17	0.05	1.52	10	0	1.50	8
Other.....	0.76	4.40	12	0.74	4.19	10	0.78	4.02	14	0.77	4.90	8	1.12	4.76	15
Multifamily.....	10.54	5.78	84	11.17	4.96	88	23.85	4.69	97	38.34	6.76	94	41.77	7.13	94
Nonfarm nonresidential	11.61	24.56	25	11.11	22.93	24	16.75	22.15	37	18.56	30.16	13	18.09	30.84	10
Owner-occupied.....	4.89	8.29	34	3.93	7.68	28	5.41	7.72	38	6.36	10.31	22	4.83	10.55	14
Other.....	6.72	15.94	22	7.18	14.95	24	11.35	14.34	39	12.20	19.35	19	13.26	19.91	20
Real estate loans secured by farmland.....	0.05	0.54	42	0.04	0.54	36	0.07	0.55	42	0.08	1.27	34	0.09	1.19	34
Loans to depository institutions and acceptances of other banks.....	0	0.04	34	0	0.06	31	0	0.11	29	0	0	44	0	0	45
Commercial and industrial loans	33.43	18.86	86	40.75	22.17	92	14.84	19.53	38	12.41	16.21	43	9.53	15.52	28
Loans to individuals	12.18	6.24	77	8.02	6.13	70	12.12	7.13	76	1.40	3.89	52	0.71	3.90	35
Credit card loans	0.01	0.53	50	0	0.65	49	0	0.81	46	0	0.04	65	0	0.03	34
Agricultural loans.....	0	0.34	12	0	0.32	11	0	0.37	11	0	0.69	18	0	0.76	38
Other loans and leases.....	28.10	8.75	91	25.20	9.09	89	26.05	9.85	90	19.80	3.74	96	23.94	3.75	97
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	254.42	391.81	24	328.99	381.27	39	430.99	391.26	50	565.59	505.61	66	606.47	518.19	67
Real estate loans secured by 1–4 family.....	32.17	126.06	11	37.57	125.03	15	50.66	138.18	18	73.29	161.34	21	43.78	159.68	8
Revolving	1.37	15.44	16	1.88	17.42	18	2.92	21.26	20	2.91	23.52	14	3.28	26.74	16
Closed-end.....	30.80	108.85	16	35.69	106.14	18	47.75	115.20	20	70.39	134.73	25	40.50	130.06	12
Commercial real estate loans	221.80	245.88	42	290.87	234.65	59	379.70	229.44	83	491.58	316.03	89	561.90	328.67	91
Construction and land development.....	7.40	35.95	19	9.38	35.62	21	7.29	34.95	20	6.96	44.92	9	10.31	44.44	15
1–4 family.....	0.05	7.42	11	0.07	6.34	13	0.10	6.61	16	0.41	10.21	10	0.01	10.44	8
Other.....	7.34	28.11	19	9.31	28.16	22	7.19	27.32	20	6.55	33.75	9	10.29	33.34	19
Multifamily.....	102.02	38.66	86	141.14	32.74	93	218.75	31.04	97	326.54	48.38	96	384.90	51.49	96
Nonfarm nonresidential	112.39	158.05	31	140.35	155.06	40	153.67	152.10	47	158.09	208.15	28	166.70	217.26	26
Owner-occupied.....	47.33	52.99	49	49.60	52.37	50	49.59	53.07	50	54.19	70.68	32	44.55	73.43	22
Other.....	65.06	102.54	28	90.75	100.54	42	104.08	97.41	56	103.90	134.17	34	122.15	140.40	38
Real estate loans secured by farmland.....	0.45	3.22	42	0.55	3.44	42	0.63	3.60	45	0.71	8.13	37	0.79	7.80	36
Loans to depository institutions and acceptances of other banks.....	0	0.21	34	0	0.28	31	0	0.44	29	0	0.01	44	0	0.01	45
Commercial and industrial loans	323.57	114.45	96	514.74	139.91	99	136.16	122.02	59	105.66	107.07	54	87.85	105.25	45
Loans to individuals	117.91	34.55	87	101.29	37.47	87	111.22	43.51	86	11.88	24.45	58	6.55	23.98	42
Credit card loans	0.05	2.77	53	0.02	3.30	50	0.02	4.34	47	0	0.24	65	0	0.19	34
Agricultural loans.....	0	1.86	12	0	1.88	11	0	2.18	11	0	4.49	18	0.01	4.90	38
Other loans and leases.....	271.96	51.06	98	318.29	49.54	97	238.98	52.44	96	168.60	25.58	97	220.59	25.83	97
Supplemental															
Non-owner occupied CRE loans / Gross loans	20.53	30.07	30	19.79	27.32	29	36.53	26.45	74	51.35	35.09	85	56.14	35.69	89
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	198.69	195.33	52	250.05	183.76	71	335.08	178.57	89	437.40	243.62	90	517.36	253.35	94
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	246.02	252.85	46	299.65	240.85	60	384.67	236.10	83	491.58	318.90	89	561.91	331.68	91

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	4,589,298	3,204,252	2,704,716	2,750,638	2,386,358
Commit: Secured commercial real estate loans	201,854	233,107	256,185	184,752	288,162
Commit: Unsecured real estate loans	201,817	2,879	1,647	2,000	2,000
Credit card lines (reported semiannually, June/Dec)	3,496	2,398	942	100	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	16,468	17,655	39,215	44,828	28,915
Commercial and similar letters of credit	9,184	9,511	9,641	10,831	10,975
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	68,556	106,305	105,305	54,408	38,444
Credit derivatives - notional amount (holding company as beneficiary)	61,388	63,778	61,774	40,501	42,087
Credit derivative contracts w/ purchased credit protection-investment grade	129,943	170,083	167,079	94,908	80,531
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	7,547	7,748	3,897	3,554	2,696
Written options contracts (interest rate)	132,345	102,441	39,300	0	0
Purchased options contracts (interest rate)	132,345	102,441	39,300	0	0
Interest rate swaps	1,463,066	2,758,393	2,129,565	1,780,086	1,350,464
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	23.43	22.78	61	17.38	22.01	42	23.48	23.52	58	27.97	17.31	89	24.25	17.28	81
Standby letters of credit	0.08	0.65	7	0.10	0.71	7	0.34	0.84	30	0.46	0.35	68	0.29	0.40	46
Commercial and similar letters of credit	0.05	0.02	85	0.05	0.02	86	0.08	0.02	88	0.11	0.01	93	0.11	0.01	93
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0	50	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0.35	0.24	72	0.58	0.35	74	0.91	0.42	82	0.55	0.02	93	0.39	0.01	94
Credit derivatives - notional amount (holding company as beneficiary)	0.31	0.18	77	0.35	0.30	76	0.54	0.52	83	0.41	0.01	95	0.43	0	95
Credit derivative contracts w/ purchased credit protection-investment grade	0.66	0.18	83	0.92	0.25	86	1.45	0.30	89	0.97	0.01	96	0.82	0	97
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0.30	33	0	0.45	34	0	0	47	0	0	48
Derivative contracts	8.86	46.30	32	16.11	48.62	41	19.20	68.47	47	18.14	6.51	86	13.75	6.82	81
Interest rate contracts	8.86	32.46	35	16.11	34.36	43	19.20	47.31	50	18.14	6.40	86	13.75	6.72	81
Interest rate futures and forward contracts	0.04	3.25	30	0.04	6.21	27	0.03	10.67	25	0.04	0.25	49	0.03	0.28	48
Written options contracts (interest rate)	0.68	1.41	60	0.56	2.18	41	0.34	2.47	44	0	0.26	20	0	0.28	19
Purchased options contracts (interest rate)	0.68	1.31	72	0.56	1.46	65	0.34	2.65	59	0	0.07	40	0	0.08	41
Interest rate swaps	7.47	20.49	38	14.96	20.83	51	18.48	28.86	57	18.10	5.18	88	13.72	5.41	84
Foreign exchange contracts	0	6.30	26	0	6.01	25	0	10.12	22	0	0	47	0	0	45
Futures and forward foreign exchange contracts	0	3.78	27	0	3.47	25	0	5.23	23	0	0	47	0	0	45
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.05	39	0	0	49	0	0	48
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.08	39	0	0	49	0	0	48
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	2.03	38	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0.92	34	0	1.86	32	0	3.32	31	0	0	48	0	0	47
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0	0.98	35	0	0	49	0	0	48
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0.94	34	0	0	48	0	0	48
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0.38	35	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	29.21	44.98	30	23.67	42.82	26	29.01	45.53	37	31.70	25.18	72	27.92	25.74	63

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	1,735,303	2,971,023	2,212,062	1,783,640	1,353,160
Interest rate contracts	1,735,303	2,971,023	2,212,062	1,783,640	1,353,160
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	7,547	7,748	3,897	3,554	2,696
Written options	132,345	102,441	39,300	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	132,345	102,441	39,300	0	0
Purchased options	132,345	102,441	39,300	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	132,345	102,441	39,300	0	0
Swaps	1,463,066	2,758,393	2,129,565	1,780,086	1,350,464
Held for trading	1,735,303	1,896,023	1,487,062	1,033,640	803,160
Interest rate contracts	1,735,303	1,896,023	1,487,062	1,033,640	803,160
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	0	1,075,000	725,000	750,000	550,000
Interest rate contracts	0	1,075,000	725,000	750,000	550,000
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,865,246	3,141,105	2,379,142	1,878,548	1,433,691
One year or less	135,470	295,969	92,806	274,026	304,868
Over 1 year to 5 years	1,174,178	1,547,223	1,211,290	791,967	460,322
Over 5 years	555,598	1,297,913	1,075,046	812,555	668,501
Gross negative fair value (absolute value)	26,343	97,761	46,180	16,232	10,037
Gross positive fair value	27,161	53,897	23,389	14,694	9,652
Held for trading	27,161	53,701	23,389	14,438	8,836
Non-traded	0	196	0	256	816
Current credit exposure on risk-based capital derivative contracts	27,293	54,223	23,608	14,694	9,752
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	100	94.17	75	100	94.10	77	100	93.44	80	100	99.91	54	100	99.91	56
Percent of Notional Amount															
Interest rate contracts	0	3.47	25	0	3.49	25	0	3.20	22	0	0	46	0	0.04	44
Foreign exchange contracts	0	1.14	34	0	1.17	32	0	1.64	31	0	0	47	0	0	47
Futures and forwards	0.43	11.16	21	0.26	14.05	17	0.18	13.49	14	0.20	11.75	36	0.20	12.76	33
Written options	7.63	6.28	67	3.45	8.18	39	1.78	5.91	38	0	11.14	16	0	9.73	15
Exchange-traded	0	0.12	42	0	0.14	40	0	0.15	42	0	0	49	0	0	49
Over-the-counter	7.63	5.96	68	3.45	7.73	42	1.78	5.10	41	0	10.65	16	0	9.46	15
Purchased options	7.63	3.27	75	3.45	3.42	66	1.78	4.42	56	0	1.29	38	0	1.44	38
Exchange-traded	0	0.12	41	0	0.15	40	0	0.28	39	0	0	49	0	0	49
Over-the-counter	7.63	2.87	80	3.45	2.86	68	1.78	3.35	59	0	1.22	38	0	1.27	39
Swaps	84.31	74.26	53	92.84	68.76	73	96.27	69.75	76	99.80	65.42	80	99.80	66.04	79
Held for trading	100	40.42	97	63.82	43.53	52	67.23	44.16	55	57.95	13.60	82	59.35	16.18	77
Interest rate contracts	100	34.15	97	63.82	36.62	62	67.23	37.24	66	57.95	12.87	82	59.35	16.40	78
Foreign exchange contracts	0	1.68	33	0	1.60	32	0	1.60	30	0	0	48	0	0	47
Equity, commodity, and other contracts	0	0.60	39	0	0.68	38	0	0.83	36	0	0	49	0	0	49
Non-traded	0	59.58	2	36.18	56.47	47	32.77	55.84	44	42.05	86.40	17	40.65	83.82	22
Interest rate contracts	0	56.71	3	36.18	53.82	48	32.77	52.22	45	42.05	85.51	17	40.65	83.04	22
Foreign exchange contracts	0	0.40	33	0	0.46	34	0	0.34	33	0	0	47	0	0.01	46
Equity, commodity, and other contracts	0	0.09	38	0	0.10	37	0	0.13	38	0	0	48	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)	107.49	92.53	92	105.72	91.48	87	107.55	93.86	91	105.32	82.85	94	105.95	87.47	96
One year or less	7.81	27.56	31	9.96	32.05	35	4.20	32.17	19	15.36	12.75	71	22.53	15.62	71
Over 1 year to 5 years	67.66	27.01	97	52.08	27.06	89	54.76	30.45	83	44.40	22.66	76	34.02	21.68	68
Over 5 years	32.02	29.89	53	43.69	29.56	67	48.60	28.09	70	45.56	36.28	56	49.40	37.90	56
Gross negative fair value (absolute value)	1.52	0.98	75	3.29	1.55	83	2.09	0.83	91	0.91	0.66	62	0.74	0.50	68
Gross positive fair value	1.57	1.34	64	1.81	2.23	44	1.06	1.19	46	0.82	1.10	34	0.71	0.92	39
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.04	54	0.08	0.07	78	0.04	0.06	77	0.02	0.01	85	0.01	0	83
Gross positive fair value (X)	0.02	0.05	40	0.05	0.09	43	0.02	0.07	43	0.02	0.01	77	0.01	0.01	76
Held for trading (X)	0.02	0.04	60	0.05	0.07	57	0.02	0.06	57	0.01	0	94	0.01	0	92
Non-traded (X)	0	0.01	5	0	0.02	13	0	0.01	5	0	0.01	32	0	0	42
Current credit exposure (X)	0.02	0.04	50	0.05	0.06	52	0.02	0.05	45	0.02	0	85	0.01	0	82
Credit losses on derivative contracts	0	0	46	0	0	43	0	0	45	0	0	49	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	50	0	0	50
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.21	0.46	45	0.46	0.85	46	0.23	0.73	43	0.18	0.06	83	0.12	0.05	81

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020		12/31/2019		12/31/2018		12/31/2017							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	26,378		27,792		33,873		14,044		17,599						
90+ days past due loans and leases	1,386		1,951		2,943		3,354		4,868						
Nonaccrual loans and leases	49,621		70,507		21,451		27,600		26,479						
Total past due and nonaccrual loans and leases	77,385		100,250		58,267		44,998		48,946						
Restructured 30–89 days past due	1,240		769		934		1,189		995						
Restructured 90+ days past due	972		1,128		1,259		1,458		1,354						
Restructured nonaccrual	3,673		3,599		2,046		7,628		8,351						
Total restructured loans and leases	5,885		5,496		4,239		10,275		10,700						
30–89 days past due loans held for sale	0		1,017		0		0		0						
90+ days past due loans held for sale	0		0		0		0		0						
Nonaccrual loans held for sale	507		18,469		1,325		0		0						
Total past due and nonaccrual loans held for sale	507		19,486		1,325		0		0						
Restructured loans and leases in compliance	10,219		9,975		9,050		9,061		9,688						
Other real estate owned	35		57		173		816		1,726						
Other Assets															
30–89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual	0		0		0		0		0						
Total other assets past due and nonaccrual	0		0		0		0		0						
Percent of Loans and Leases															
30–89 days past due loans and leases	0.18	0.32	36	0.18	0.39	22	0.34	0.43	48	0.16	0.32	30	0.20	0.32	35
90+ days past due loans and leases	0.01	0.10	37	0.01	0.12	37	0.03	0.15	40	0.04	0.03	73	0.06	0.04	74
Nonaccrual loans and leases	0.34	0.46	38	0.45	0.66	35	0.21	0.51	16	0.32	0.49	36	0.30	0.46	30
90+ days past due and nonaccrual loans and leases	0.35	0.62	29	0.46	0.85	27	0.24	0.71	10	0.36	0.54	36	0.36	0.55	32
30–89 days past due restructured	0.01	0.01	70	0	0.01	55	0.01	0.01	61	0.01	0.01	78	0.01	0.01	74
90+ days past due restructured	0.01	0	84	0.01	0.01	83	0.01	0.01	84	0.02	0	96	0.02	0	95
Nonaccrual restructured	0.03	0.10	26	0.02	0.13	20	0.02	0.14	19	0.09	0.10	56	0.10	0.10	53
30–89 days past due loans held for sale	0	0	40	0.01	0	86	0	0	38	0	0	47	0	0	48
90+ days past due loans held for sale	0	0	41	0	0	41	0	0	42	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	85	0.12	0.01	95	0.01	0	89	0	0	48	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.18	0.32	36	0.18	0.40	22	0.34	0.43	47	0.16	0.32	30	0.20	0.32	35
90+ days past due assets	0.01	0.10	35	0.01	0.12	35	0.03	0.15	38	0.04	0.03	73	0.06	0.04	74
Nonaccrual assets	0.34	0.47	38	0.45	0.67	34	0.21	0.53	16	0.32	0.49	36	0.30	0.47	30
30+ days past due and nonaccrual assets	0.53	0.97	27	0.63	1.29	20	0.58	1.19	16	0.53	0.88	27	0.56	0.89	26
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.26	0.36	39	0.39	0.52	39	0.21	0.44	19	0.31	0.39	46	0.32	0.40	42
90+ days past due and nonaccrual assets + other real estate owned	0.26	0.37	37	0.39	0.55	37	0.21	0.48	16	0.32	0.45	41	0.34	0.48	36
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.32	0.41	45	0.45	0.60	35	0.29	0.53	22	0.41	0.59	38	0.41	0.63	31
Allowance for loan and lease losses	45.05	62.64	40	57.18	66.66	44	58.30	115.41	23	100.38	95.97	61	105.86	100.14	67
Equity capital + allowance for loan and lease losses	4.13	3.60	64	6.54	4.97	73	2.96	4.28	37	4.03	5.09	43	4.20	5.57	43
Tier 1 capital + allowance for loan and lease losses	3.96	4.30	53	6.26	6.05	58	3	5.65	23	4	5.65	39	4.26	6.11	37
Loans and leases + other real estate owned	0.43	0.71	30	0.52	0.97	23	0.33	0.85	11	0.47	0.82	27	0.46	0.86	23

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
			BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.20	0.26	43	0.33	0.39	53	0.49	0.38	69	0.16	0.29	39	0.25	0.29	52
	90+ days past due		0.01	0.12	47	0	0.16	39	0.02	0.16	44	0.02	0.03	61	0.03	0.05	66
	Nonaccrual.....		1	0.52	85	1.38	0.76	85	0.31	0.46	40	0.16	0.48	20	0.14	0.43	17
Commercial and industrial	30–89 days past due		0.09	0.24	26	0.03	0.23	11	0.16	0.31	36	0.17	0.23	53	0.01	0.27	15
	90+ days past due		0	0.04	18	0	0.03	16	0	0.05	14	0	0.02	32	0	0.01	32
	Nonaccrual.....		0.12	0.57	16	0.11	0.75	10	0.16	0.83	16	1.38	0.61	80	1.21	0.60	79
Individuals	30–89 days past due		0.76	0.63	64	0.87	0.83	57	0.68	0.83	40	2.46	0.68	88	5.13	0.69	97
	90+ days past due		0.06	0.09	61	0.14	0.14	66	0.18	0.17	69	2.04	0.03	98	4.94	0.03	99
	Nonaccrual.....		0.30	0.17	77	0.37	0.28	71	0.19	0.17	62	0.72	0.15	90	1.57	0.21	95
Depository institution loans	30–89 days past due			0.01			0			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due			0.07			0.17			0.24			0.11		0	0.15	35
	90+ days past due			0			0			0			0.01		0	0	45
	Nonaccrual.....			0.70			0.49			0.67			0.46		0	0.31	31
Foreign governments	30–89 days past due			0.50			0			0.07							
	90+ days past due			0			0			0							
	Nonaccrual.....			0.15			0.09			0.03							
Other loans and leases	30–89 days past due		0.03	0.12	55	0.03	0.18	45	0	0.20	14	0	0.18	23	0	0.12	27
	90+ days past due		0	0.01	34	0	0.01	33	0	0.01	30	0	0	41	0	0	44
	Nonaccrual.....		0	0.09	21	0.05	0.15	54	0.07	0.13	55	0.19	0.04	87	0.35	0.06	88

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
		1.20	0.46	92	1.75	0.65	89	2.41	0.67	93	1.06	0.52	83	2.23	0.56	96
1–4 family	30–89 days past due	0.05	0.24	60	0.04	0.33	54	0.09	0.31	60	0.09	0.04	80	0.24	0.06	88
	90+ days past due	2.31	0.71	92	2.79	0.89	92	1.62	0.73	87	0.95	0.61	77	1.66	0.65	90
Revolving	30–89 days past due	0	0.28	9	1.87	0.48	93	0.77	0.45	80	1.10	0.36	88	0.06	0.29	25
	90+ days past due	0	0.02	35	0	0.03	30	0	0.05	24	0	0.02	37	0	0.02	35
	Nonaccrual	10.15	1.18	96	7.64	1.13	94	4.88	1	94	0.88	0.35	83	2.14	0.42	93
Closed-end	30–89 days past due	1.26	0.49	91	1.74	0.65	89	2.51	0.70	93	1.06	0.54	81	2.40	0.63	96
	90+ days past due	0.06	0.26	60	0.04	0.38	55	0.10	0.35	61	0.09	0.05	79	0.26	0.06	87
	Nonaccrual	1.96	0.67	92	2.54	0.87	91	1.42	0.70	86	0.95	0.64	76	1.62	0.68	90
Junior lien	30–89 days past due	0	0.01	11	0	0.02	10	0.03	0.02	71	0	0.02	35	0.06	0.03	81
	90+ days past due	0	0	36	0	0	32	0	0	66	0	0	80	0	0	76
	Nonaccrual	0.01	0.03	34	0.08	0.04	76	0.08	0.04	73	0.06	0.03	80	0.17	0.04	90
Commercial real estate	30–89 days past due	0.05	0.15	37	0.15	0.26	49	0.24	0.18	70	0.03	0.16	24	0.10	0.15	45
	90+ days past due	0	0.01	28	0	0.02	23	0.01	0.03	51	0.01	0.02	71	0.02	0.02	72
	Nonaccrual	0.81	0.38	83	1.20	0.62	85	0.14	0.23	40	0.04	0.41	16	0.02	0.33	12
Construction and development	30–89 days past due	0	0.17	17	0	0.28	11	0	0.28	12	0	0.17	21	0	0.18	20
	90+ days past due	0	0.01	38	0	0.01	35	0	0.02	33	0	0	44	0	0.01	42
	Nonaccrual	0.06	0.20	48	0	0.41	11	0	0.20	12	0	0.18	21	0	0.21	18
1–4 family	30–89 days past due	0	0.02	30	0	0.03	28	0	0.06	25	0	0.07	32	0	0.05	33
	90+ days past due	0	0	44	0	0	42	0	0	41	0	0	48	0	0	46
	Nonaccrual	0	0.01	32	0	0.03	27	0	0.02	30	0	0.04	37	0	0.04	35
Other	30–89 days past due	0	0.13	21	0	0.22	13	0	0.20	15	0	0.06	28	0	0.08	26
	90+ days past due	0	0	41	0	0	40	0	0.01	35	0	0	45	0	0.01	44
	Nonaccrual	0.06	0.16	59	0	0.35	12	0	0.17	14	0	0.10	25	0	0.12	25
Multifamily	30–89 days past due	0.11	0.07	74	0.17	0.09	77	0.09	0.08	70	0	0.03	36	0.13	0.04	83
	90+ days past due	0	0	46	0	0	45	0	0	41	0	0	46	0	0	45
	Nonaccrual	1.48	0.17	96	1.23	0.11	96	0.17	0.05	84	0.04	0.04	75	0	0.05	33
Nonfarm non-residential	30–89 days past due	0	0.13	6	0.13	0.23	51	0.46	0.14	90	0.09	0.17	53	0.01	0.14	21
	90+ days past due	0	0.01	31	0	0.02	26	0.02	0.03	63	0.02	0.02	77	0.05	0.02	83
	Nonaccrual	0.26	0.45	44	1.25	0.80	74	0.11	0.28	24	0.06	0.52	17	0.08	0.40	20
Owner Occupied	30–89 days past due	0	0.04	10	0.13	0.07	76	0.32	0.07	97	0.02	0.08	41	0.01	0.06	35
	90+ days past due	0	0	37	0	0	33	0.02	0.01	72	0.02	0	86	0.05	0.01	87
	Nonaccrual	0.26	0.17	72	0.14	0.27	32	0.10	0.16	44	0.05	0.20	31	0.08	0.16	39
Other	30–89 days past due	0	0.08	14	0	0.14	11	0.14	0.07	79	0.08	0.07	72	0	0.06	19
	90+ days past due	0	0	37	0	0.01	33	0	0.01	30	0	0.01	39	0	0.01	39
	Nonaccrual	0	0.23	7	1.11	0.44	84	0	0.10	19	0	0.22	29	0	0.16	27
Farmland	30–89 days past due	0	0.10	31	0	0.11	30	0	0.23	23	0	0.09	32	0	0.10	34
	90+ days past due	0	0	45	0	0	45	0	0.01	42	0	0	46	0	0	45
	Nonaccrual	0	0.69	23	0	1.13	19	0	0.84	19	0	0.49	27	0	0.44	28
Credit card	30–89 days past due	7.75	0.81	98	0	0.95	7	0	1.19	6	0	1.03	23		0.83	
	90+ days past due	0	0.45	14	0	0.63	13	0	0.78	12	0	0.26	36		0.22	
	Nonaccrual	1.78	0.10	98	0	0.05	37	0	0.11	35	0	0.07	42		0.08	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
Common Equity Tier 1 Capital															
Common stock plus related surplus	527,671	466,797	455,055	445,357	445,776										
Retained earnings	767,335	501,831	381,519	316,651	258,374										
Accumulated other comprehensive income (AOCI)	-4,980	-5,764	-1,250	-22,663	-657										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,290,026	962,864	835,324	739,345	703,493										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	3,736	13,789	14,764	16,213	14,656										
Accumulated other comprehensive income-related adjustments	-4,980	-5,764	-1,250	-22,663	-657										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,291,270	954,839	821,810	745,795	689,494										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,291,270	954,839	821,810	745,795	689,494										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	137,793	217,471	217,471	217,471	217,471										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	137,793	217,471	217,471	217,471	217,471										
Less: Additional tier 1 capital deductions	0	0	0	0	2										
Additional tier 1 capital	137,793	217,471	217,471	217,471	217,469										
Tier 1 Capital	1,429,063	1,172,310	1,039,281	963,266	906,963										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	181,673	72,222	72,041	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	95,050	88,559	78,272	76,416										
Allowance for loan and lease losses in tier 2 capital	56,659	61,537	56,428	40,424	38,222										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	238,332	228,809	217,028	118,696	114,638										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	238,332	228,809	217,028	118,696	114,638										
Exited advanced approach tier 2 capital															
Total capital	1,667,395	1,401,119	1,256,309	1,081,962	1,021,601										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	19,280,848	18,287,996	11,240,403	9,982,905	10,163,374										
Less: Deductions from common equity tier 1 capital	3,736	13,789	14,764	16,213	14,658										
Less: Other deductions	0	4,637,090	0	0	0										
Total assets for leverage ratio	19,277,112	13,637,117	11,225,639	9,966,692	10,148,716										
Total risk-weighted assets	12,937,300	11,818,749	10,293,587	8,319,793	7,830,406										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	9.98	12.37	17	8.08	12.35	1	7.98	12.11	2	8.96	12.37	6	8.81	11.95	6
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0	50	0	0	50
Tier 1 capital, column A	11.05	13.11	18	9.92	13.08	2	10.10	12.78	7	11.58	13.03	27	11.58	12.68	37
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0	50	0	0	50
Total capital, column A	12.89	14.91	16	11.86	15.23	1	12.20	14.36	13	13	14.48	27	13.05	14.15	33
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0	50	0	0	50
Tier 1 leverage	7.41	8.98	15	8.60	9.13	37	9.26	9.76	41	9.66	10.37	36	8.94	10.04	23
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72			7.41							

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		0			0			0			0			0			
Other insurance activities income		0			0			0			0			0			
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets	333,705			280,067			272,546			264,559			257,720		19.15	106.64	

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
Analysis Ratios																
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0.01	37	0	0	48	0	0	47	
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.11			53.67			51.47			66.67			75			
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.89			46.33			48.53			33.33			25			
Separate account assets (L/H) / Total life assets	13.40			11.24			7.26			0			0			
Insurance activities revenue / Adjusted operating income	0	0.36	11	0	0.41	11	0	0.47	11	0	0.46	19	0	0.44	17	
Premium income / Insurance activities revenue	2.76			2.84			7.32			0			0.01			
Credit related premium income / Total premium income	32.99			38.23			34.91			50			60			
Other premium income / Total premium income	67.01			61.77			65.09			50			40			
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	44	0	0.08	39	0	0	48	0	0	47	
Insurance net income (P/C) / Equity (P/C)	23.22			15.59			19.86			72.25			31.81			
Insurance net income (L/H) / Equity (L/H)	4.49			3.62			5.13									
Insurance benefits, losses, expenses / Insurance premiums	927.51			447.82			233.61			116.87			136.34			
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.15			0			0			
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0.15			0			0			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	42	0	0	49	0	0	49	
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	21.30	12	87	21.27	11.03	92	24.88	11.51	93	26.37	13.70	96	27.27	14.86	97	
Broker-Dealer Activities																
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.75	37	0	1.39	34	0	0	49	0	0	49	

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	26,003	0	0	0	14,008
Real estate loans.....	0	0	0	0	14,008
Commercial and industrial loans	26,003	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	87,163	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	26,003	0	0	87,163	14,008
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.66	33	0	0.87	31		1.25		0	0	48	0	0	48
Cost: Interest-bearing deposits.....		0.14			0.42			1.19			1.85				0.84
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20			5.18			27.03							
Commercial and industrial loans		0.79			0.64			0.29			3.83				4.38
Foreign governments and institutions		0			0			0							
Growth Rates															
Net loans and leases.....		6.83			-2.40			22.48		-100	-27.26	8	-1.85	22.03	64
Total selected assets.....		9.48			2.04		-100	12.40	2	522.24	5.03	97	-1.85	-5.54	50
Deposits		0.73			3.46			10.36			-2.42				-22.72

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.01	0.02	0.02	0.04	0.05
Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year	5-Year
Operating Income								
Income from bank subsidiaries	172,982	65,000	70,000	45,200	38,200	166.13	581.03	
Dividends	172,982	65,000	70,000	45,200	38,200	166.13	581.03	
Interest	0	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	0	
Income from nonbank subsidiaries	0	0	0	0	0	0	0	
Dividends	0	0	0	0	0	0	0	
Interest	0	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	0	
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries	172,982	65,000	70,000	45,200	38,200	166.13	581.03	
Securities gains (losses)	0	0	0	0	0	0	0	
Other operating income	-2,809	0	0	222	0			
Total operating income	170,173	65,000	70,000	45,422	38,200	161.80	569.97	
Operating Expenses								
Personnel expenses	0	0	0	0	0	0	0	
Interest expense	10,879	9,681	5,425	8,178	7,984	12.37	85.84	
Other expenses	3,122	1,498	744	1,722	1,742	108.41	-31.70	
Provision for loan and lease losses	0	0	0	0	0	0	0	
Total operating expenses	14,001	11,179	6,169	9,900	9,726	25.24	34.30	
Income (loss) before taxes	156,172	53,821	63,831	35,522	28,474	190.17	942.88	
Applicable income taxes (credit)	-6,964	-2,703	-1,391	-2,335	-3,620			
Extraordinary items					0			
Income before undistributed income of subsidiaries	163,136	56,524	65,222	37,857	32,094	188.61	761.51	
Equity in undistributed income of subsidiaries	151,510	76,054	14,105	33,838	46,743	99.21	153.51	
Bank subsidiaries	151,510	74,632	13,434	35,506	59,702	103.01	125.85	
Nonbank subsidiaries	0	1,422	671	-1,668	-12,959	-100.00		
Subsidiary holding companies	0	0	0	0	0			
Net income (loss)	314,646	132,578	79,327	71,695	78,837	137.33	299.80	
Memoranda								
Bank net income	324,492	139,632	83,434	80,706	97,902	132.39	250.87	
Nonbank net income	0	1,422	671	-1,668	-12,959	-100.00		
Subsidiary holding companies' net income	0	0	0	0	0			

